

In re:
Donna M Fitzpatrick
Debtor(s)

Case No. 19-11499-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Oct 08, 2020

User: Stacey
Form ID: pdf900

Page 1 of 2
Total Noticed: 6

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 10, 2020:

Recip ID	Recipient Name and Address
db	+ Donna M Fitzpatrick, 1203 Swarthmore Avenue, Folsom, PA 19033-1024
cr	+ Commonwealth of PA UCTS, 651 Boas Street, Room 702, Harrisburg, PA 17121-0751

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Oct 09 2020 02:19:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 09 2020 02:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 09 2020 02:19:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+ Email/Text: ally@ebn.phinsolutions.com	Oct 09 2020 02:18:00	Ally Financial Inc., P.O. Box 130424, Roseville, MN 55113-0004

TOTAL: 4

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 10, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0313-2

User: Stacey

Page 2 of 2

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 8, 2020 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Donna M Fitzpatrick brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com
JEROME B. BLANK	on behalf of Creditor FREEDOM MORTGAGE CORPORATION paeb@fedphe.com
KEVIN G. MCDONALD	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com
MARIO J. HANYON	on behalf of Creditor FREEDOM MORTGAGE CORPORATION paeb@fedphe.com
REGINA COHEN	on behalf of Creditor Ally Financial Inc. rcohen@lavin-law.com ksweeney@lavin-law.com
THOMAS YOUNG.HAE SONG	on behalf of Creditor FREEDOM MORTGAGE CORPORATION paeb@fedphe.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 8

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: : BANKRUPTCY NO. 19-11499(MDC)
DONNA M. FITZPATRICK :
Debtor : CHAPTER 13

**STIPULATION RESOLVING ALLY FINANCIAL INC.'S
MOTION FOR RELIEF FROM THE AUTOMATIC STAY**

THIS MATTER having been brought before the Court on a Notice of Motion for Relief From the Automatic Stay Pursuant to 11 U.S.C. §362(d) by Lavin, Cedrone, Graver, Boyd & DiSipio, attorneys for Ally Financial Inc. and Brad J. Sadek, Esquire attorney for Donna M. Fitzpatrick (the "Debtor"), having consented to the entry of the within Order, and for good cause shown;

AND NOW COMES Ally Financial Inc., by and through their counsel, and state as follows:

(a) Donna M. Fitzpatrick (the "Debtor") financed the purchase of a 2015 Dodge Journey, VIN: 3C4PDCBG5FT668936 (the "Vehicle") pursuant to the terms of a Retail Installment Sale Contract dated October 19, 2016 (the "Contract") which has been assigned to Ally Financial Inc.

(b) Pursuant to the Contract, Ally Financial Inc. maintains a perfected security interest in and to: (a) the Vehicle; (b) accessories, equipment and replacement parts installed in the Vehicle; and (c) service contracts on the Vehicle.

(c) The Debtor desires to retain possession of the Vehicle and provide adequate protection for Ally Financial Inc.'s interest in the Vehicle.

NOW THEREFORE, in consideration of the above, Ally Financial Inc. and the Debtor STIPULATE AND AGREE as follows:

1. The Debtor is currently \$6,462.06 in post-petition arrears for a total arrears of \$6,462.06 through and including the October 3, 2020 due payment. The Debtor acknowledges her account is in post-petition arrears in the amount of \$6,462.06.

2. The Debtor is paying \$6,462.06 of the post-petition arrears along with \$500.00 attorney fees through the Chapter 13 Plan for a total payment of \$6,962.06. Claimant shall file an amended Proof of Claim including the post-petition arrears as stated above. Debtor shall amend her plan to include this amount.

3. The Debtor shall resume making regular monthly contractual payments in the amount of \$374.85 each, commencing with the payment due on or before November 3, 2020. Pursuant to the Contract, a late charge may be assessed for any payment not received in full within ten (10) days after it is due.

4. The Debtor shall make the November 3, 2020 payment and all future payments on time. Said payment shall be forwarded to: Said payment shall be forwarded to: Ally Financial Inc., Payment Processing Center, P.O. Box 78367, Phoenix, AZ 85062-8367.

5. All payments shall be made payable to Ally Financial Inc., Payment Processing Center, P.O. Box 78367, Phoenix, AZ 85062-8367.

6. The Debtor hereby agrees to maintain insurance coverage in such types and amounts as are required by the Contract until such time as all amounts due Ally Financial Inc. under the Contract are paid in full.

7. If Debtor fails to comply with any of the stipulated terms herein, or if Debtor fails to make payments within fifteen (15) days of due date, Ally Financial Inc. shall be granted immediate relief from the automatic stay without further application to the court.

8. If for any reason Debtor(s)' case is closed, terminated, dismissed or converted, the parties hereto agree and acknowledge that the terms of this agreed/stipulated order will be null

and void and the parties are returned to the status quo with their respective rights under state law and the Contract.


9. This Stipulation may be executed by facsimile and such facsimile signatures shall be deemed as originals.

10. The signature pages of this Stipulation may be executed in counterpart and all such signature pages, when attached, shall become part of the original Stipulation.

CONSENTED TO BY:

DATED:

10/6/2020


BRAD L. SADEK, ESQUIRE
Attorney for the Debtor

CONSENTED TO BY:

DATED:

10/6/2020


REGINA COHEN, ESQUIRE
Attorneys for Ally Financial Inc.

CONSENTED TO BY:

DATED:

October 7, 2020

- /s/ LeeAne O. Huggins No Objection

WILLIAM C. MILLER
Chapter 13 Trustee

Without Prejudice to
Any Trustee Rights or
Remedies

SO ORDERED:

ENTERED ON:

October 8, 2020


MAGDELINE D. COLEMAN
Chief United States Bankruptcy Judge